

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

ISAIAS DELGADO
RAQUEL DELGADO
Debtor(s)

Case No. 15-42404

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/16/2015.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 02/09/2016.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 3.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$0.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$0.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$0.00
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$0.00**

Attorney fees paid and disclosed by debtor: \$4,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL	Unsecured	22,766.00	22,766.29	22,766.29	0.00	0.00
AMERICAN EXPRESS CENTURION	Unsecured	1.00	NA	NA	0.00	0.00
ASPIRE	Unsecured	925.00	NA	NA	0.00	0.00
ATT MOBILITY	Unsecured	3,029.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	5,117.00	5,941.13	5,941.13	0.00	0.00
CHRYSLER CAPITAL	Secured	11,300.00	17,749.67	16,674.00	0.00	0.00
CHRYSLER CAPITAL	Unsecured	5,374.00	0.00	1,075.67	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	160.00	NA	NA	0.00	0.00
COOK COUNTY HEALTH & HOSPITAL	Unsecured	1.00	NA	NA	0.00	0.00
CPU/CITI	Unsecured	0.00	NA	NA	0.00	0.00
DIRECTV	Unsecured	1,281.00	NA	NA	0.00	0.00
EDWARD HOSPITAL	Unsecured	1,748.00	NA	NA	0.00	0.00
EDWARD HOSPITAL	Unsecured	0.00	NA	NA	0.00	0.00
FORD MOTOR CREDIT CO	Unsecured	0.00	NA	NA	0.00	0.00
GEMB/JC PENNY	Unsecured	190.00	NA	NA	0.00	0.00
GRADE PARK COMMUNITY ASSOC	Unsecured	1.00	NA	NA	0.00	0.00
JC PENNY	Unsecured	0.00	NA	NA	0.00	0.00
NAPERVILLE RADIOLOGISTS	Unsecured	407.00	NA	NA	0.00	0.00
NISSAN	Unsecured	11,416.00	NA	NA	0.00	0.00
OLD REPUBLIC INSURANCE CO	Unsecured	125,098.71	126,448.61	126,448.61	0.00	0.00
ONYX ACCEPTANCE CORP	Unsecured	14,181.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	0.00	NA	NA	0.00	0.00
SANTANDER CONSUMER USA	Unsecured	2,764.00	0.00	2,046.07	0.00	0.00
SANTANDER CONSUMER USA	Secured	12,650.00	17,460.07	15,414.00	0.00	0.00
SEARS/CBNA	Unsecured	99.00	NA	NA	0.00	0.00
SECRETARY OF STATE	Unsecured	7,495.00	NA	NA	0.00	0.00
SIBTAIN KERALI	Unsecured	1.00	NA	NA	0.00	0.00
Social Security	Unsecured	1,000.00	NA	NA	0.00	0.00
SOCIAL SECURITY ADMIN	Unsecured	1.00	NA	NA	0.00	0.00
SPRINT	Unsecured	2,852.00	NA	NA	0.00	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ST IL TOLLWAY AUTHORITY	Unsecured	2,065.00	2,357.70	2,357.70	0.00	0.00
SYNCHRONY BANK	Unsecured	NA	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
T-MOBILE/T-MOBILE USA INC	Unsecured	915.00	862.65	862.65	0.00	0.00
TNB VISA	Unsecured	0.00	NA	NA	0.00	0.00
TNB VISA	Unsecured	0.00	NA	NA	0.00	0.00
Wachovia Mortgage/World Savings and L	Unsecured	0.00	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Secured	NA	1,597.02	1,382.00	0.00	0.00
WELLS FARGO BANK NA	Unsecured	75,844.19	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Secured	146,000.00	221,953.70	221,953.70	0.00	0.00
WESTLAKE FINANCIAL SERVICES	Unsecured	7,645.00	NA	NA	0.00	0.00

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$221,953.70	\$0.00	\$0.00
Mortgage Arrearage	\$1,382.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$32,088.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$255,423.70	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$161,498.12	\$0.00	\$0.00

<u>Disbursements:</u>		
Expenses of Administration	<u>\$0.00</u>	
Disbursements to Creditors	<u>\$0.00</u>	
TOTAL DISBURSEMENTS :		<u>\$0.00</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 03/02/2016

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.